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Atty. Dkt. No. 037607-0238

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	An ct al.
Title:	METHOD AND SYSTEM FOR ASSESSING LOAN CREDIT RISK AND PERFORMANCE
Appl. No.:	10/816,496
Filing Date:	4/1/2004
Examiner:	Trotter, Scott S.
Art Unit:	3694
Confirmation Number:	8612

PROPOSED AGENDA FOR INTERVIEW

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

This communication is rcsponsive to a request by the Examiner regarding a telephonic interview sct for April 20, 2010 concerning the above-referenced patent application.

Agcnda

Applicant wishcs to thank the Examiner for granting the telcphonic interview set for April 20, 2010. Applicant respectfully requests reconsideration of the present application, and wish to discuss the same, the final Office Action of November 24, 2009, and the Advisory Action of March 9, 2010 during the schedulcd April 20, 2010 interview, in accordance with the following topics:

(1) The rejection of independent claims 11, 16, and 20 under 35 U.S.C. § 102(b) in the November 24, 2009 final Office Action. In particular, Applicant wishes to discuss the Examiner's reliance upon and interpretation of U.S. Patent No. 7,165,043 (Keyes et al.) with regard to the following claimed limitations:

> [A] constructing a first mathematical model for use with loans for which loan data is available for a set of explanatory variables, **the set of explanatory variables including variables that relate to risk characteristics of the loan, risk characteristics of collateral for the loan,** and risk characteristics of a borrower associated with the loan;
>
> [B] **constructing a second mathematical model for use with loans for which at least some of the loan data for the set of explanatory variables is not available,** including
>
> [i] **estimating the probability of the adverse event for a first group of loans** for which the loan data is available for the set of explanatory variables **using the first mathematical model,**
>
> [ii] **iteratively estimating the probability of the adverse event for the first group of loans using the second mathematical model,**
>
> [iii] **selecting an optimal set of weighting coefficients for the second mathematical model, the optimal set of coefficients being selected so as to minimize errors in outputs generated by the second mathematical model for the first group of loans relative to outputs generated by the first mathematical model** for the first group of loans, and
>
> [iv] **storing a set of error values,** the set of error values relating to the errors in the outputs generated by the second mathematical when using the optimal set of coefficients **relative to the outputs generated by the first mathematical model**; and
>
> [C] **estimating the probability of the adverse event for a second group of loans** using the second mathematical model, wherein at least some loan data for the set of explanatory variables is not available for the second group of loans, and wherein estimating the probability of the adverse event for the second group

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of loans includes **randomly drawing error values from the set of error values and adjusting the outputs of the second mathematical model for the second group of loans in accordance with the randomly drawn error values, the randomly drawn error values causing a distribution of the probability values produced by the second mathematical model for the second group of loans to more closely match a distribution of the probability values produced by the first mathematical model for the first group of loans.**

In particular, Applicant wishes to discuss how/where each of the above limitations is taught or suggested by Keyes et al.

(2) The Advisory Action of March 9, 2010. In particular, Applicant wishes to discuss the Examiner's consideration of Applicant's arguments regarding each and every limitation identified above and argued in the February 24, 2010 Reply, resulting in the sole indication in the Advisory Action that "pricing the loans includes pricing the probability of default since that probability and its recourse [sic] effects the loans value."

Respectfully submitted,

Date April 19, 2010

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